Please add Claims 12-17, and cancel Claims 1, 2, 4, and 9-11, without prejudice or disclaimer of subject matter.

1-11.   (Canceled)

12. (New) A method comprising the steps of:

identifying, via a host computer, a non-currency-based account of a first party, the non-currency-based account being associated with a non-currency-based program;

providing a smart card to the first party, the smart card being associated with the non-currency-based account of the first party and having information stored thereon;

associating a personal identification password with the smart card;

receiving a transaction authorization request from a second party associated with a merchant, where the transaction authorization request includes a transaction number generated and associated with the transaction authorization request by, at least:

displaying a secondary transaction number icon on a transaction interface system;

launching a secondary transaction number application by selecting the icon;

interfacing the smart card with the transaction interface system and receiving the a personal identification password from the first party;

generating, by at least one of a remote server and the smart card, a transaction number based, at least in part, on the information stored on the smart card;

transmitting, by the at least one remote server and the smart card, the transaction number to the second party; and

auto-filling, by the second party, the transaction number into the transaction authorization request;

identifying, via the host computer, the non-currency-based account of the first party based, at least in part, on the transaction number;

converting accumulated non-currency-based value in the non-currency-based account into a corresponding cash equivalent;

determining that the corresponding cash equivalent is not less than a transaction amount, the transaction amount being at least a portion of a price associated with the at least one of a good and a service; and

returning an approval message from the host computer to the second party if the transaction authorization request is authorized.

13.   (New) The method of Claim 1, further comprising designating limited-use parameters and associating the parameters with the transaction number.

14.   (New) The method of Claim 1, further comprising:

capturing transaction settlement information in a financial capture system;

creating an accounts payable file and routing the accounts payable file to an accounts payable system for payment processing;

forwarding the transaction settlement information to an accounts receivable system;

recognizing that the transaction settlement information comprises a transaction number generated in conjunction with at least one secondary transaction number application; and

issuing a credit from the non-currency-based account to the accounts receivable system, wherein the credit from the non-currency-based account offsets at least part of the transaction amount.

15.   (New) A computer readable storage medium having stored thereon a plurality of instructions, said plurality of instructions when executed by one or more processors, cause said one or more processors to perform:

identifying, via a host computer, a non-currency-based account of a first party, the non-currency-based account being associated with a non-currency-based program;

providing a smart card to the first party, the smart card being associated with the non-currency-based account of the first party and having information stored thereon;

associating a personal identification password with the smart card;

receiving a transaction authorization request from a second party associated with a merchant, where the transaction authorization request includes a transaction number generated and associated with the transaction authorization request by, at least:

displaying a secondary transaction number icon on a transaction interface system;

launching a secondary transaction number application by selecting the icon;

interfacing the smart card with the transaction interface system and receiving the a personal identification password from the first party;

generating, by at least one of a remote server and the smart card, a transaction number based, at least in part, on the information stored on the smart card;

transmitting, by the at least one the remote server and the smart card, the transaction number to the second party; and

auto-filling, by the second party, the transaction number into the transaction authorization request;

identifying, via the host computer, the non-currency-based account of the first party based, at least in part, on the transaction number;

converting accumulated non-currency-based value in the non-currency-based account into a corresponding cash equivalent;

determining that the corresponding cash equivalent is not less than a transaction amount, the transaction amount being at least a portion of a price associated with the at least one of a good and a service; and

returning an approval message from the host computer to the second party if the transaction authorization request is authorized.

16.   (New) The computer readable storage medium of Claim 15 further comprising instructions which when executed by one or more processors, cause said one or more processors to perform designating limited-use parameters and associating the parameters with the transaction number.

17.   (New) The computer readable storage medium of Claim 15 further comprising instructions which when executed by one or more processors, cause said one or more processors to perform:

capturing transaction settlement information in a financial capture system;

creating an accounts payable file and routing the accounts payable file to an accounts payable system for payment processing;

forwarding the transaction settlement information to an accounts receivable system;

recognizing that the transaction settlement information comprises a transaction number generated in conjunction with at least one secondary transaction number application; and

issuing a credit from the non-currency-based account to the accounts receivable system, wherein the credit from the non-currency-based account offsets at least part of the transaction amount.